

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Andrew B. Gardner
Kelly A. Gardner
Debtor(s)

Chapter 13 Proceeding

Bankruptcy No. 19-13704 AMC

NOTICE OF MOTION, RESPONSE DEADLINE AND HEARING DATE

Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania has filed a Motion for relief of from the Automatic Stay with the court to permit Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania to foreclose on 3540 Conrad Street, Philadelphia, PA 19129.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

2. If you do not want the court to grant the relief sought in the Motion or if you want the court to consider your views on the Motion, then on or before **March 16, 2020 you or your attorney must file a response to the Motion** (*see Instructions on the next page*).

3. A hearing on the Motion is scheduled to be held on **March 31, 2020, at 11:00 am in Courtroom 4, United States Bankruptcy Court, 900 Market Street, Philadelphia, PA 19107**. Unless the court orders otherwise, the hearing on this contested matter will be an **evidentiary hearing**.

4. If you do not file a response to the Motion, the court may cancel the hearing and enter an order granting the relief requested in the Motion.

5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed a response.

6. If a copy of the Motion is not enclosed, a copy of the Motion will be provided to you if you request a copy from the attorney whose name and address is listed on the next page of this Notice.

Filing Instructions

7. If you are required to file documents electronically by Local Bankruptcy Rule 5005-1, you must file your response electronically.

8. If you are not required to file electronically, you must file your response at
United States Bankruptcy Clerk's Office
United States Bankruptcy Court
900 Market Street
Philadelphia, PA 19107

9. If you mail your response to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated in Paragraph 2 on the previous page of this Notice.

10. On the same day that you file or mail your Response to the Motion, you must mail or deliver a copy of the Response to the movant's attorney:

Mary F. Kennedy, Esquire
Law Office of Gregory Javardian, LLC
1310 Industrial Blvd, Ste 101
Southampton, PA 18966
Phone: 215-942-9690
Fax: 215-942-9695
mary@javardianlaw.com

Date: March 2, 2020